

In re:
Berthy Yajahira Lopez Angel
Debtor(s)

Case No. 20-17517-SC
Chapter 7

District/off: 0973-6
Date Rcvd: Nov 17, 2020

User: wdaviesC
Form ID: 309A

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2020:

Recip ID	Recipient Name and Address
db	+ Berthy Yajahira Lopez Angel, 675 South San Jacinto Street, Apt. 25, Hemet, CA 92543-6193
40557047	+ ABC Urgent Care, 1701 East Florida Avenue, Hemet, CA 92544-4632
40557048	+ Absolute Resolutions I, 8000 Norman Center Drive, Bloomington, MN 55437-1118
40557052	+ Credit Control Corporation, Attn: Bankruptcy, PO Box 120570, Newport News, VA 23612-0570
40557055	+ Mandarich Law Group, LLP, PO Box 109032, Chicago, IL 60610-9032

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: egt@hemetlaw.com	Nov 18 2020 03:24:00	Edward G Topolski, 158 S Harvard St, Hemet, CA 92543
tr	+ EDI: BLSIMONS.COM	Nov 18 2020 06:33:00	Larry D Simons (TR), 3610 Central Avenue, Suite 400, Riverside, CA 92506-5907
smg	EDI: EDD.COM	Nov 18 2020 06:33:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Nov 18 2020 06:33:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
40557049	+ EDI: BANKAMER.COM	Nov 18 2020 06:28:00	Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
40557051	+ Email/Text: bankruptcy@credencerm.com	Nov 18 2020 03:26:00	Credence Resource Management, LLC, 17000 Dallas Parkway, Ste. 204, Dallas, TX 75248-1940
40557053	EDI: CITICORP.COM	Nov 18 2020 06:28:00	DSNB/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
40557054	+ EDI: AMINFOFP.COM	Nov 18 2020 06:33:00	First PREMIER Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
40557050	EDI: JPMORGANCHASE	Nov 18 2020 06:28:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
40557056	+ EDI: MID8.COM	Nov 18 2020 06:33:00	Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
40557057	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2020 03:35:59	Resurgent Capital Services, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
40557058	+ EDI: SWCR.COM	Nov 18 2020 06:33:00	Southwest Credit Systems, 4120 International Parkway #100, Carrollton, TX 75007-1958
40557059	EDI: TFSR.COM	Nov 18 2020 06:28:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
40557060	EDI: USBANKARS.COM		

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Nov 18 2020 06:33:00 US Bank/RMS CC, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
40557061	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, US Bank/RMS CC, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2020 at the address(es) listed below:

Name	Email Address
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Edward G Topolski

on behalf of Debtor Berthy Yajahira Lopez Angel egt@hemetlaw.com r43392@notify.bestcase.com

Larry D Simons (TR)

larry@lsimonslaw.com
c119@ecfcbis.com;nancy@lsimonslaw.com;cynthia@lsimonslaw.com;simonsecf@gmail.com;kareng@lsimonslaw.com

United States Trustee (RS)

ustpregion16.rs.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 Berthy Yajahira Lopez Angel
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Central District of California**
Case number: **6:20-bk-17517-SC**

Social Security number or ITIN **xxx-xx-9045**
EIN _____
Social Security number or ITIN _____
EIN _____
Date case filed for chapter **7 11/17/20**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Berthy Yajahira Lopez Angel	
2. All other names used in the last 8 years		
3. Address	675 South San Jacinto Street, Apt. 25 Hemet, CA 92543	
4. Debtor's attorney	Edward G Topolski 158 S Harvard St Hemet, CA 92543	Contact phone 951-765-0331 Email _____
5. Bankruptcy trustee	Larry D Simons (TR) 3610 Central Avenue, Suite 400 Riverside, CA 92506	Contact phone (951) 686-6300 Email _____

/ For more information, see pages 2 and 3 >

6. Bankruptcy clerk's office	3420 Twelfth Street, Riverside, CA 92501-3819	Hours Open: 9:00 AM – 4:00 PM Contact phone 855-460-9641 Dated: 11/17/20
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		
7. Meeting of creditors	December 22, 2020 at 08:00 AM	Location: TELEPHONIC MEETING, FOR INSTRUCTIONS, CONTACT THE TRUSTEE
Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. The trustee is designated to preside at the meeting of creditors. The case is covered by the chapter 7 blanket bond on file with the court.	
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 2/22/21
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

For more information, see pages 1 and 3 >

13. Proof of Debtor Identification (ID) and Proof of Social Security Number(SSN)	The U.S. Trustee requires that individual debtors must provide to the trustee at the meeting of creditors an original picture ID and proof of SSN. Failure to do so may result in the U.S. Trustee bringing a motion to dismiss the case. Permissible forms of ID include a valid state driver's license, government or state-issued picture ID, student ID, military ID, U.S. Passport or legal resident alien card. Proof of SSN includes Social Security Card, current W-2 form, pay stub, payment advice, IRS Form 1099, Social Security Administration Report, or other official document which indicates name and SSN.
14. Failure to File a Statement and/or Schedule(s)	IF THE DEBTOR HAS NOT FILED A STATEMENT AND/OR SCHEDULE(S) AND/OR OTHER REQUIRED DOCUMENTS , the debtor must do so, or obtain an extension of time to do so, within 14 days of the petition filing date. Failure to comply with this requirement, or failure to appear at the initial section 341(a) meeting of creditors and any continuance, may result in dismissal of the case, unless leave of court is first obtained. If the debtor's case has not already been dismissed, AND DEBTOR FAILS TO DO ONE OF THE FOLLOWING WITHIN 45 DAYS AFTER THE PETITION DATE, subject to the provisions of Bankruptcy Code section 521(i)(4), the court WILL dismiss the case effective on the 46th day after the petition date without further notice: (1) file all documents required by Bankruptcy Code section 521(a)(1); or (2) file and serve a motion for an order extending the time to file the documents required by this section.
15. Bankruptcy Fraud and Abuse	SI EL DEUDOR NO HA PRESENTADO UNA DECLARACIÓN Y/O LISTA(S) DE ACREDITADORES Y/U OTROS DOCUMENTOS REQUERIDOS, tendrá que hacerlo dentro de un plazo de 14 días a partir de la fecha de presentación de la petición o tendrá que obtener una extensión del plazo para hacerlo. Si no cumple usted este requisito, o si no comparece a la junta 341(a) inicial de acreedores o a cualquier aplazamiento, esto resultará en que se declare sin lugar el caso, a menos de que obtenga un permiso del tribunal. Si no se ha declarado sin lugar el caso del acreedor, Y EL ACREDITADOR NO HACE UNA DE LAS SIGUIENTES COSAS DENTRO DE UN PLAZO DE 45 DÍAS A PARTIR DE LA FECHA DE LA PETICIÓN, de acuerdo con lo dispuesto en la sección 521(i)(4) del Código de Quiebras, el juez DECLARARÁ el caso sin lugar a partir de el 46º día después de la fecha de presentación de petición sin más notificación: (1) registrar en actas todos los documentos que requiere la sección 521(a)(1) del Código de Quiebras; o (2) registrar y hacer entrega formal de una moción para pedir una orden que extienda el tiempo en que se pueden registrar en actas los documentos que requiere dicha sección.

For more information, see pages 1 and 2 >